

decision must be made to return to passcode entry at box 112 by line 141 to record the financial transactions by account to the subsidiary ledger, or by line 143 to exit the ledger routine 144.

At page 11, please replace the first full paragraph appearing at lines 8-14 with the following paragraph:

After this, the ordered reports are transmitted to the entity being served at box 240. Ten separate reports are shown in box 240. The reports can be electronically mailed or hard copies can be produced and forwarded to the user by telefax, messenger, overnight courier or first class mail. The advantage of the system is that these reports can be processed faster than currently available services.

At page 11, please replace the third paragraph appearing at lines 17-34 with the following paragraph:

Referring to Fig. 4, if the funds transfer facility is needed, line 81 leads to decision box 300 where it is asked whether an instruction to transfer funds is desired. The funds transfer facility allows automatic (electronic) transfer of funds/payments by and between the entity's accounts (banks, for example), as instructed. Access to any and all payment clearinghouses is anticipated along with the funds transfer facility. Line 301 leads to box 302 where account no. 1 (that of the merchant, for example) is debited with the funds and then by line 303 to box 304 where account no. 2 (that of the entity being served) is credited. If desired, credit balances may be maintained automatically by account until requests for funds transfers are answered with remittance. If no payment is made within a predetermined time, balances are added to company and payables and receivable lists either automatically or by command. After this, line 305 leads to box 306 where the next instruction is requested and then by line 307 back to box 300 to start the process again.